hard-earned retirement savings to literally evaporate.

Our Nation cannot afford the game of chicken. We can't afford the cynical partisanship that one senior House Democrat owned up to just the other day. Here is what he said: "This is a tremendous opportunity to restructure things to fit our vision."

It is an unconscionable statement to view this as a partisan opportunity. This is a national emergency, not a partisan opportunity. Doctors, nurses, small business employees, laid-off Americans, and vulnerable seniors need our help right now.

So here is the way ahead, colleagues. We are going to vote at 9:45 in the morning—the same vote we had at 6 o'clock tonight. We are going to vote at 9:45 in the morning, 15 minutes after the markets open, and see whether there is a change of heart. That vote will occur, unless we can finally reach an agreement sometime between now and then. I just want all of our colleagues to know when our next vote will be in the absence of an agreement—9:45 in the morning, 15 minutes after the markets open.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

Mr. McCONNELL. Madam President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER (Ms. McSALLY). Without objection, it is so ordered.

### UNANIMOUS CONSENT REQUEST

Mr. McConnell. Madam President, I ask unanimous consent that when the Senate completes its business today, it adjourn until 9 a.m., Monday, March 23; further, that following the prayer and pledge, the morning hour be deemed expired, the Journal of proceedings be approved to date, the time for the two leaders be reserved for their use later in the day, and morning business be closed; further, that following leader remarks, the Senate resume consideration of the motion to proceed to H.R. 748.

The PRESIDING OFFICER. Is there objection?

Mr. SCHUMER. Reserving the right to object.

The PRESIDING OFFICER. The Democratic leader.

Mr. SCHUMER. Madam President, now, I know the majority leader likes to talk about partisanship, but we are not here for that reason. The bill we are voting on will affect us not just in the days to come but in the months and years to come, and we need the best bill possible.

We Democrats have seen some real flaws in the bill that was put on the floor by the Republicans. What it has is, for instance, a giant, giant corporate bailout fund with no accountability. You wouldn't even know if the loans were made until 6 months later. What we have seen is a cutback in

what we asked for, for hospitals, doctors, and nurses—masks, equipment. We need more money than what the Republican majority has proposed. What we have seen is no money for State and local governments. They are going broke. They have huge, huge, new expenses. We need to make those better.

The bottom line is very simple. We are fighting for a better bill because this bill will have an effect for a very, very long time.

I have been working with Secretary Mnuchin and the President's congressional liaison, Eric. They have been in my office about six times tonight. We are making progress, and I think there is a good chance we will have an agreement, but we don't need artificial deadlines. We will get this done. We will come in at 12 noon, and, hopefully, we will have an agreement by then.

So I object.

The PRESIDING OFFICER. Objection is heard.

The majority leader.

Mr. McConnell. Madam President, as I have said repeatedly and as, I think, all 100 of us know, we had a good bipartisan bill that was developed on a bipartisan basis with Members in the Senate, over the last 48 hours, until the Democratic leader and the Speaker of the House decided to blow it all up and play Russian roulette with the markets. The futures market is dramatically down, going into tomorrow. The Asian markets, I suspect—I haven't checked—are probably rattled by all of this.

Nothing would have been lost by allowing us to get on the bill because they could have used 30 more hours—not that they should have but they could have used 30 more hours—to continue to negotiate. But, alas, every single one of them has been on record as preventing us from taking the next step toward getting the agreement the American people are waiting and waiting and waiting for us to get.

The result of what the Democratic leader just did was to prevent us from voting right after the markets open in the morning and will allow the markets to be rattled until 12 noon, further evidence of the reckless behavior we have witnessed on the Democratic side in the Senate over the last hours.

## ORDERS FOR MONDAY, MARCH 23, 2020

Mr. McConnell. Madam President, I ask unanimous consent that when the Senate completes its business today, it adjourn until 12 noon, Monday, March 23; further, that following the prayer and pledge, the morning hour be deemed expired, the Journal of proceedings be approved to date, the time for the two leaders be reserved for their use later in the day, and morning business be closed; further, that following leader remarks, the Senate resume consideration of the motion to proceed to H.R. 748.

The PRESIDING OFFICER. Without objection, it is so ordered.

#### MORNING BUSINESS

# INTRODUCTION OF BILLS AND JOINT RESOLUTIONS

The following bills and joint resolutions were introduced, read the first and second times by unanimous consent, and referred as indicated:

By Mr. VAN HOLLEN (for himself and Mr. Brown):

S. 3560. A bill to amend the Truth in Lending Act to extend the consumer credit protections provided to members of the Armed Forces and their dependents under title 10, United States Code, to all consumers; to the Committee on Banking, Housing, and Urban Affairs.

By Mr. VAN HOLLEN (for himself, Mr. LANKFORD, and Ms. SINEMA):

S. 3561. A bill to require Federal agencies to permit employees to telework full-time during the public health emergency relating to COVID-19, and for other purposes; to the Committee on Homeland Security and Governmental Affairs.

By Mr. CASEY (for himself and Ms. HASSAN):

S. 3562. A bill to provide supplemental appropriations for the Child Care and Development Block Grant program, and the Head Start and Early Head Start programs, and for other purposes; to the Committee on Appropriations.

By Mr. CASEY:

S. 3563. A bill to modify nutrition programs to address the Coronavirus Disease 2019, and for other purposes; to the Committee on Agriculture, Nutrition, and Forestry.

By Mr. CASEY (for himself and Mr. BOOKER):

S. 3564. A bill to amend title XIX of the Social Security Act to require States to provide medical assistance for COVID-19 treatment services for individuals who are diagnosed with COVID-19, and for other purposes; to the Committee on Finance.

By Mr. BROWN:

S. 3565. A bill to amend the Fair Debt Collection Practices Act to provide additional protections for consumers and small business owners from debt collection during a major disaster or emergency; to the Committee on Banking, Housing, and Urban Affairs.

By Mr. BOOKER (for himself and Mr. Brown):

S. 3566. A bill to prohibit depository institutions from assessing overdraft and non-sufficient fund fees during the novel coronavirus crisis and other disasters, and for other purposes; to the Committee on Banking, Housing, and Urban Affairs.

By Mrs. SHAHEEN (for herself, Ms. BALDWIN, Ms. HASSAN, Ms. HARRIS, Mr. REED, and Mr. DURBIN):

S. 3567. A bill to provide State funding to ensure that essential workers can access child care; to the Committee on Finance.

## ADDITIONAL COSPONSORS

S. 3519

At the request of Mr. Coons, the names of the Senator from Montana (Mr. Daines), the Senator from Washington (Mrs. Murray) and the Senator from Maryland (Mr. Van Hollen) were added as cosponsors of S. 3519, a bill to authorize the Administrator of the Small Business Administration to subsidize payments on loans guaranteed under the 7(a) and 504 loan programs or made using funds under the microloan program, and for other purposes.